Amendments to the Claims:

Please add new claims 23-37 as follows before cancelling claims 1-22 indicated further herein (but

please calculate claims fees only after cancelling all such indicated claims):

The claims of the captioned application are as follows:

1-22.   Cancelled (without prejudice).

23.   (New) A system for providing an electronic gift certificate service for users over a

distributed network, comprising:

    a plurality of merchant sites connected to the distributed network, each merchant site

running at least one application to provide an online service to users over the distributed network;

    a plurality of user computers connected to the distributed network, each user computer

running at least one application to access the online service at a merchant site;

    a gift certificate authority site connected to the plurality of merchant sites, the gift

certificate site including a user database and a merchant database, each database containing

authentication information as to respective users and merchants, and a gift certificate database

which stores gift certificate data and transaction data related to particular gift certificates, the users

accessing the merchant sites from the user computers over the distributed network; and

    an authentication protocol for allowing the gift certificate site to authenticate users and

merchants;

    whereby a user purchases a gift certificate having a unique gift certificate identification

code on the gift certificate authority site for use at a merchant site, and a merchant site processes

the gift certificate through the gift certificate database on the gift certificate authority site.

24.   (New) The system of claim 23, further comprising, during user purchase of a gift

certificate, the user placing restrictions on the use of the gift certificate.

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25.   (New) The system of claim 23, further comprising tracking use of the gift certificate by the user.

26.   (New) The system of claim 25, further comprising a search mechanism operatively associated with the gift certificate database that provides access to the user to those sales transactions associated with a particular user gift certificate.

27.   (New) The system of claim 23, further comprising user anonymity that is effected by preventing merchant site access to any user related data, other than the gift certificate identification code.

28.   (New) The system of claim 23, further comprising, within the gift certificate database, and in conjunction with merchant site processing of the gift certificate through the gift certificate database, splitting of the gift certificate across multiple purchases at a plurality of merchant sites.

29.   (New) A method for a user to purchase a gift certificate from an on-line gift certificate service, the method comprising the steps of:

user enters a desired dollar amount to be applied to the gift certificate;

user enters a user-selected personal identification number (PIN) for authentication in a gift certificate redemption process;

user provides payment information to the gift certificate site for purchasing the gift certificate;

gift certificate site validates user payment information; and

user receives an gift certificate order confirmation, including a unique gift certificate identification code.

30.   (New) The method of claim 29 further comprising, ahead of the step of gift certificate site validation, the user associates a fixed shipping address with the gift certificate.

31.   (New) The method of claim 29 further comprising, ahead of the step of gift certificate site validation, the user associates a restriction on certificate use, the restriction selected from the group of restrictions consisting of restriction on certificate use by category of product or service, restriction on certificate use by age range of product or service, restriction on certificate use by dollar limitations on a per order or per item basis, restriction on certificate use by date of use range, and restriction on certificate use to use at selected merchant sites.

32.   (New) The method of claim 31 wherein the restriction on certificate use is a restriction on certificate use by category of product or service.

33.   (New) The method of claim 29 further comprising, in the step of gift certificate order confirmation, the user selectively elects either immediate online display of the order confirmation, or later e-mail notification, or both.

34.   (New) A method for redeeming a gift certificate from an on-line gift certificate service at a merchant site, the method comprising the steps of:

user elects gift certificate as form of payment for selected goods or services at merchant site;

user enters unique gift certificate identification code and user selected PIN; and

merchant site communicates over distributed network with gift certificate authority site to authenticate the user gift certificate and complete user purchase of selected goods or services.

35.   (New) A system for providing an electronic contribution service for users over a distributed network, comprising:

a plurality of beneficiary sites connected to the distributed network, each beneficiary site running at least one application to provide an online service to users over the distributed network;

a plurality of user computers connected to the distributed network, each user computer running at least one application to access the online service at a beneficiary site;

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a contribution authority site connected to the plurality of beneficiary sites, the contribution site including a user database and a beneficiary database, each database containing authentication information as to respective users and beneficiaries, and a contribution database which stores contribution data and transaction data related to particular contributions, the users accessing the beneficiary sites from the user computers over the distributed network; and

an authentication protocol for allowing the contribution site to authenticate users and beneficiaries;

whereby a user makes a contribution having a unique contribution identification code on the contribution authority site for use at a beneficiary site, and a beneficiary site processes the contribution through the contribution database on the contribution authority site.

36.   (New) The system of claim 35, further comprising, within the contribution database, and in conjunction with beneficiary site processing of the contribution through the contribution database, the contribution is set up to be selectively one-time or recurring automatic.

37.   (New) The system of claim 35, further comprising user anonymity that is effected by preventing beneficiary site access to any user related data, other than the contribution identification code.

Please cancel claims 1-22.